DOGGETT LUNCH & LEARN

FEMA Individual Assistance



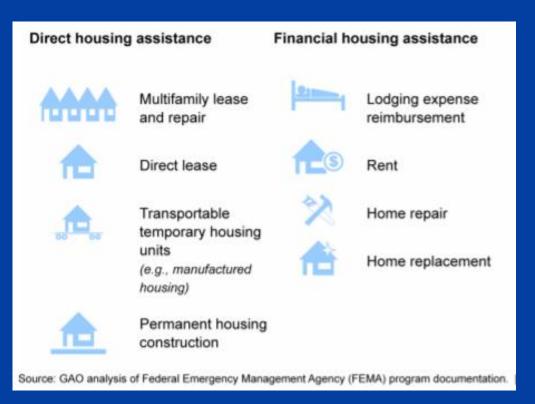
WHAT IS THE INDIVIDUAL ASSISTANCE PROGRAM?

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet basic needs and supplement disaster recovery efforts.



COVERAGE

HOUSING ASSISTANCE



- Rental Assistance: Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.
- Lodging Expense Reimbursement: Financial assistance reimbursement for short-term lodging expenses.
- <u>Home Repair:</u> Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary and functioning living condition.
- <u>Home Replacement:</u> Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.
- <u>Direct Housing:</u> In limited circumstances where adequate temporary housing resources are not available within a reasonable commuting distance, FEMA may provide a temporary housing unit directly to homeowners and renters.



OTHER NEEDS ASSISTANCE

- Financial assistance to pay for medical or dental expenses or losses caused by the disaster
- Includes: hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology

MEDICAL/ DENTAL



- Financial assistance for expenses incurred due to a death or disinterment caused directly or indirectly by the disaster
- Expenses include, but are not limited to, the cost of a casket or urn and funeral services

- Financial assistance for increased childcare costs as a result of the disaster
- Eligible expenses include childcare costs for children aged 13 and under and/or children with a disability, up to age 21, who need assistance with activities of daily living

CHILDCARE



 Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by floodwater

CLEAN & **REMOVAL**

- Financial assistance to purchase specific items not owned prior to the disaster
- They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or a generator for a medically necessary device

EXPENSES





FUNERAL





OTHER NEEDS ASSISTANCE

- Financial assistance to repair or replace common household items
- Including, but not limited to, furnishings, appliances, essential tools and assistive equipment that supports daily living activities

PERSONAL PROPERTY



 Financial assistance to repair or replace a vehicle damaged by the disaster

TRANSPORTATION



- Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made.
- Assistance may also be provided for moving essential household goods to a new primary residence

MOVING & STORAGE

 Financial assistance for applicants who have immediate or critical needs because they are displaced from their primary dwelling

CRITICAL NEEDS





HOW TO APPLY

IF YOU HAVE INSURANCE, FILE CLAIM FIRST!

TDI Texas Department of Insurance

Help Line
1-800-252-3439

tdi.texas.gov | 0 6 6



DETERMINE ELIGIBILITY



3 steps FEMA takes to make sure people get assistance, while guarding against fraud:

- Verify identity
- **Examine insurance**
- Verify ownership and/or occupancy



- 1. FEMA must be able to verify the applicant's identity with a valid Social Security number.
- 2. FEMA must be able to verify the applicant's occupancy and/or ownership.
- 3. When you apply for FEMA Individuals and Households Program assistance, it must be after your insurance, or other forms of disaster assistance services, were not sufficient to cover the expenses and serious needs directly caused by a declared disaster.



APPLICATION PROCESS

START YOUR RECOVERY PROCESS

1

Take photos of your damaged home and belongings.

2

Make a list of damaged or lost items.

3

Save yourself time. If you have insurance, you must file a claim with your insurance company.

If you do not have insurance, skip to step 4.

4

3 Ways To Apply

- Online DisasterAssistance.gov
- Through the FEMA app
- •Call: (800) 621-3362 TTY: (800) 242-7585

Special Note: FEMA cannot provide assistance for losses that are covered by insurance.







THREE WAYS TO APPLY



ONLINE:

- The fastest and easiest way to apply is www.disasterassistance.gov and then selecting "Apply Online."
- During the application process, please be sure to select the cause of damage as snow/ice.



FEMA APP:

 You may also access FEMA via a smartphone by downloading the application from our website or through your mobile provider's application store.



PHONE:

- You may call FEMA toll-free at 1-800-621-FEMA (1-800-621-3362) to apply for assistance or check your application status.
- If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you may call 800-462-7585.
- If you use 711 or Video Relay Service (VRS), please use the standard toll-free FEMA Helpline at 1-800-621-FEMA (1-800-621-3362).
- **NOTE:** The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT daily.



HOW TO SUBMIT DOCUMENTS TO FEMA:

Include on ALL documents:

- Name
- 2. Last four digits of SSN
- 3. FEMA application number
- 4. FEMA disaster number

The Best Way to Send Disaster Documents to FEMA

Uploading your documents online is the fastest and easiest way to send them to us.

After you apply for FEMA assistance, you can create an online account and upload documentation.

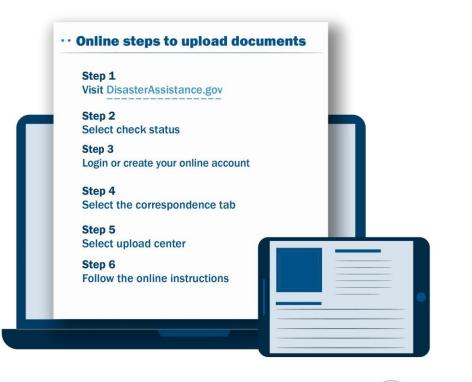
Your online account will have a record of what documents were sent and when they were sent.

Download the FEMA app or access the site directly by visiting DisasterAssistance.gov.

USPS:

Attn: FEMA P.O. Box 10055 Hyattsville, MD 20782-8055 FAX:

Attn: FEMA 800-827-8112





AFTER YOU APPLY

VIRTUAL INSPECTIONS

FEMA will conduct virtual home inspections for applicants who reported damage from February's winter storms. Inspectors will call applicants to initiate the inspection, which in many cases can be offered via video streaming using Apple's FaceTime or Zoom Video Communications. FEMA inspectors are trained to assist applicants with downloading and/or signing up for Zoom if necessary.

Applicants who do not have the ability to participate with video through FaceTime or Zoom will speak with inspectors by phone. Inspectors will guide you through a series of questions to help evaluate the damage.



A FEMA Inspector will call you and ask about your disaster damages – be sure to have your registration number available.

Applicants who self-reported minimal disaster damage and can live in their homes will not receive an inspection call. A letter will be mailed to explain options.



Inspectors will...

- Ask if the applicant is available to discuss their disaster damage or schedule a follow-up call,
- Ask questions about the type of home and extent of damage caused by the disaster.

INSPECTION CALL

Inspectors won't...

- · determine eligibility,
- · cost any money,
- ask for credit card information,
- take the place of an insurance inspection.



Answer with your FEMA registration ID handy.

- The call will take 20-30 minutes.
- If you have insurance, contact your insurance agent.

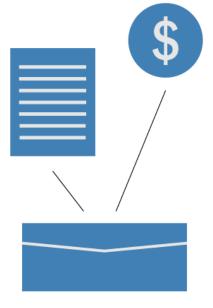


You will be sent a decision letter.

- If eligible for assistance, you will receive a letter explaining your FEMA assistance amount and how it can be used.
- You will receive a U.S. Treasury Check or Direct Deposit.

LOAN APPLICATION INFO

- You may be referred to the U.S. Small Business Administration for a low-interest disaster loan.
- You do not have to accept a loan, but you
 must complete and return the application
 to remain eligible for other types of federal
 assistance, such as Personal Property
 Assistance or Vehicle Repair.





DECISION LETTER

Based on your communication preference at the time of your application, you will receive either a letter or electronic correspondence. It will explain whether you are eligible for assistance, how much assistance you will receive, how the assistance must be used, and how to appeal FEMA's decision.

Your assistance will be determined by comparing your recorded essential losses and serious needs to the types of assistance available within FEMA programs and services. Federal assistance from FEMA only provides funds for the basic repairs for a home to be safe, sanitary and livable.

You may also be referred to the U.S. Small Business Administration, or SBA, for low-interest disaster loans to further assist with your recovery.

U.S. Represent Lloyd Doggett

WHAT to DO if YOU DISAGREE with FEMA'S DECISION LETTER



YOU HAVE THE RIGHT TO APPEAL FEMA'S ELIGIBILITY DECISIONS INCLUDING THE AMOUNT OF YOUR AWARD.

When do I need to submit my appeal?

You must submit your appeal within 60 days of the date on your eligibility notification letter.



What do I need to provide?

A signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Your full name, your FEMA Application Number and Disaster Number, your pre-disaster primary residence address, and your current phone number and address should be included on all submitted documents. These numbers are printed on Page 1 of your Decision Letter, above your name and address.

Where do I send my appeal?

Or



Mail to: FEMA P.O.Box 10055 Hyattsville, MD 20782-8055

Fax to: 800-827-8112 Attn: FEMA Appeals Officer

How long will it take before I know if my appeal is approved or denied?

You will receive a decision letter from FEMA within 90 days of FEMA's receipt of your appeal.

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.DisasterAssistance.gov and select Check Your Application Status, or call FEMA's Helpline at 800-621-FEMA (3362)

Who can I call if I have questions about my appeal?

Call the FEMA Helpline at 800-621-3362 (voice/711/VRS). For Spanish, press 2. TTY: 800-621-3362. Or visit: www.DisasterAssistance.gov.

HOW TO APPEAL





DEADLINE TO SUBMIT APPLICATION: APRIL 21, 2021



OTHER RESOURCES

ADDITIONAL FEMA PROGRAMS TO SUPPORT DISASTER SURVIVORS

DISASTER UNEMPLOYMENT ASSISTANCE

- •If you lost your job or wages were impacted due to storm (and aren't already receiving unemployment)
- Applications must be submitted to TWC by March 26, 2021
- •Call 800-939-6631 for more information

DISASTER LEGAL SERVICES

- Provides free legal help to low-income disaster survivors through the Young Lawyers Division of the American Bar Association (ABA)
- •They may only provide advice for cases that will not generate a fee
- •Call to get a referral: 1-800-621-3362 (also for 711 & VRS); TTY 1-800-462-7585

DISASTER DISTRESS HELPLINE

- •SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters
- •Call or text 1-800-985-5990 to connect with a trained crisis counselor

FEMA CONNECT SOLUTIONS

- Free webinars on recovery, rebuilding and mitigation, including disaster cleanup, using water-resistant building materials and selecting and working with contractors
- Free resources for repairing safer, stronger and more resilient
- •Mitigation specialists are also available 8 a.m.-6 p.m., Monday-Saturday CST by email at <u>FEMA-TXMit@fema.dhs.gov</u> or by phone at 833-FEMA-4-US (833-336-2487)



BEXAR COUNTY RESOURCES

City Assistance Hotline:

- Call 311 and select option 5 or 210-207-6000 to connect with a call taker for assistance with:
- OApplications for SAWS Community Pipe Repair Program
- OHelp with FEMA claim questions and applications for assistance
- OResources for small business who suffered loss as part of the winter storm

SAWS Community Pipe Repair Fund

- Prioritizes emergency pipe repair that risks causing harm to the life, health, or safety of the occupants
- •To qualify, the applicant must not be eligible for FEMA assistance and their home value cannot exceed \$140,000 or have an annual income at or below 140% of the Federal Poverty Level (\$18,032 for an individual or \$37,100 for a family of 4)
- For questions please call 210.233.FIXX (3499) or submit your questions via email to cpr-sa@saws.org

Bexar County Plumbing Assistance Programs

- •"I Need a Plumber" Program: helps restore potable water to eligible homes

 oPlumbing work will be focused on repairing burst pipes that are resulting in loss of water service to the home

 oCall 210-631-6000. The phone will be staffed from 8:00 AM 5:00 PM, Monday through Friday
- •Reimbursement Program: helps eligible with the cost of emergency repairs to broken pipes as a result of the freeze oCall 210-631-5000. The phone will be staffed from 8:00 AM 5:00 PM, Monday through Friday

San Antonio Food Bank

- •Helps you find food through their mobile pantries, distribution centers, kids meal programs, and mega food distribution events
- •Can also help register you for other programs like SNAP that help you buy groceries
- •Call <u>210.431.8326</u> Monday Friday, 8:00 a.m. 8:00 p.m.; Saturday, 9:00 a.m. 3:00 p.m.



TRAVIS COUNTY RESOURCES

Connect ATX

- Up-to-date information on food, housing, transportation, parenting, job training, COVID-19 testing, and more
- •Call 833.512.CATX (2289) Mon Fri 8:00 am 4:00 pm or visit the website and select "chat with a team member" to speak with a ConnectATX Navigation Specialist

Crisis Clean Up

- •Austin Disaster Relief Network and Texas voluntary organizations are assisting in clearing homes, removing debris, or connecting residents with contractors for repairs
- •Call 1-800-329-8052
- •The "Crisis Clean Up" line will operate Monday-Saturday, 9 a.m. 8 p.m., and Sunday, 1 p.m. 6 p.m.

Austin Emergency Repair Resources

- •Help residents and business owners find information about plumbers, electricians and other contractors; code compliance and service requests; the City's emergency permitting process; homeowner's funding assistance; and federal and local assistance programs
- •Website: austintexas.gov/atxrepairs
- Residents and contractors can also call the emergency repairs permitting hotline at 512-974-1500 or live web chat, both are operational Monday through Friday from 8 a.m. to 5 p.m.

Central Texas Food Bank

- •Helps you find food through their mobile pantries, distribution centers, kids meal programs, and mega food distribution events
- •Can also help register you for other programs like SNAP
- •Call 512-282-2111



ADDITIONAL COUNTY RESOURCES

CALDWELL

- Caldwell Food Pantry
- Provides food products and commodities
- Call 512.376.6661 or email intake@caldwellfoodpantry.org

COMAL

- New Braunfels Food Bank
- Mobile Pantry and Kitchen Table programs
- Call: 830-327-6000

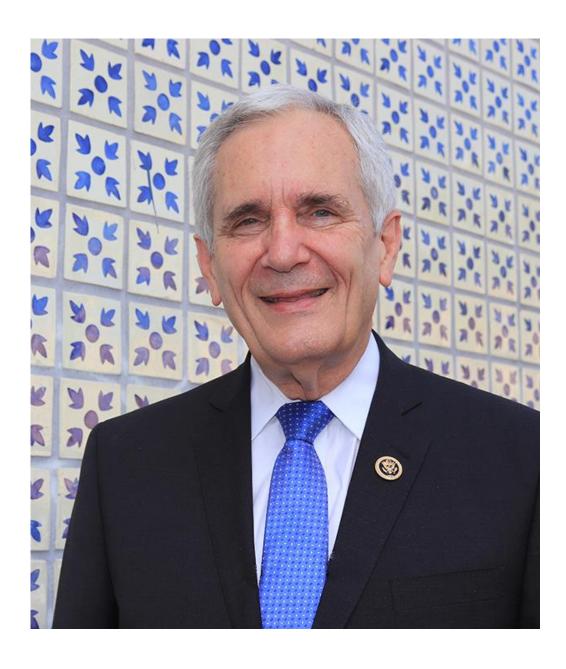
GUADALUPE

- EATS Foundation
- Helps with emergency financial assistance, utilities and food
- o Call: 830-372-4900
- Seguin Unit-Salvation Army
- Aids with utility and cooling bills, disaster relief, work clothes and food
- o Call: 830-401-4872

HAYS

- Winter Shock Cleanup Hotline
- Crisis Cleanup will connect you with volunteers from local relief organizations, community groups and faith communities
- Cut fall trees, drywall, flooring, & appliance removal, mold mitigation
- o Call 844-965-1386 through March 19
- Hays County Food Bank
- Call: 512-392-8300 or email info@haysfoodbank.org





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